

1. (Currently Amended) A computer based verification method comprising:
- creating multiple sets of unique account data on an administrator system and transmitting electronically delivering the unique account data to a buyer system and a seller system prior to each transaction;
 - storing a buyer account number and the unique account data on a the buyer system;
 - storing a seller account number and the unique account data on a the seller system;
 - determining a transaction amount;
 - determining a transaction time;
 - generating a first set of sample data from the data stored on the buyer system based on the determined transaction time and the account numbers associated with the account data previously stored on the buyer and seller systems;
 - generating a second set of sample data from the data previously stored on the seller system based on the determined transaction time and the account numbers associated with the account data previously stored on the buyer and seller systems;
 - creating a matrix unique to a single transaction based on a first set of sample data from the buyer and a second set of sample data from the seller;
 - selecting two digits from a combination of the buyers account number and the sellers account number based on a random number generated from the transaction time such that the first digit is stored as the x value and the second digit as the y value;
 - scrambling the matrix based on the stored x and y values;
 - selecting at least one row of data from the buyer and the seller; and
 - sending both the buyers and the sellers row to an administrator when the buyers row matches the sellers row;
 - ~~comparing at least a portion of the generated first set of sample data to at least a portion of the second set of sample data;~~
 - ~~sending the first set of generated sample data and the second set of generated sample data to an administrator system, if when the comparison is positive;~~
 - ~~comparing unique data included in the first set of sample data to unique data previously stored at the administrator system that is associated with the buyer account number;~~

~~comparing unique data included in the second set of sample data to unique data previously stored at the administrator system that is associated with the seller account number; and~~

~~retrieving at an administrators system created multiple sets of unique account data sent to the user, the sent sellers row of data, and the sent buyers row of data,~~

~~unscrambling the sent data based on the random number used to scramble the matrix;~~

~~comparing the created multiple sets of unique data with the unscrambled data retrieved from the buyer and the seller; and~~

~~completing the transaction, when if the unique data comparisons are positive.~~

2. (Original) The method of Claim 1, wherein the generated first and second set of sample data is further generated based on the transaction amount.

3. (Original) The method of Claim 1, wherein the seller system is in communication with the administrator system over a network.

4. (Original) The method of Claim 1, wherein the seller system is in communication with the buyer system over a network.

5. (Original) The method of Claim 1, wherein the account data at the buyer and seller systems comprise common data and unique data stored in a plurality of matrices, wherein the matrices are stored according to time.

6. (Original) The method of Claim 5, wherein the unique data is unique to the associated account number created before the account is issued.

7. (Original) The method of Claim 5, wherein the common data is commonly addressable to all buyer and seller account numbers in a series.

8. (Original) The method of Claim 7, wherein each matrix has a unique matrix orientation.

9. (Original) The method of Claim 8, wherein each matrix comprises an unscramble key.

10. (Previously Presented) The method of Claim 9, wherein generating the first set of sample data comprises retrieving a matrix based on the determined transaction time, generating a

base matrix from the retrieved matrix based on the unscramble key associated with the retrieved matrix, generating a scramble matrix based on a product of the buyer and seller account numbers, and producing the sample by retrieving one or more rows or columns from the generated scramble matrix.

11. (Previously Presented) The method of Claim 10, wherein generating the second set of sample data comprises retrieving a matrix based on the determined transaction time, generating a base matrix from the retrieved matrix based on the unscramble key associated with the retrieved matrix, generating a scramble matrix based on a product of the buyer and seller account numbers, and producing the sample by retrieving one or more rows or columns from the generated scramble matrix.

12. (Currently amended) A computer based verification system comprising:

- an administrator system in communication over a network with at least one of the buyer or seller system that transmits multiple sets of unique account data to a buyer system and a seller system prior to each transaction.

- the buyer system for storing a buyer account number and unique account data; and
- the seller system in communication with the buyer system for storing a seller account number and unique account data;

wherein at least one of the buyer or seller system comprises:

- a first component for determining a transaction amount;
- a second component for determining a transaction time;
- a third component for generating a first set of sample data from the data stored on the buyer system based on the determined transaction time and the account numbers associated with the account data previously stored on the buyer and seller systems;

- a fourth component for generating a second set of sample data from the data previously stored on the seller system based on the determined transaction time and the account numbers associated with the account data previously stored on the buyer and seller systems;

- a fifth component for creating a matrix unique to a single transaction based on a first set of sample data from the buyer and a second set of sample data from the seller;

- a sixth component for selecting two digits from a combination of the buyers account number and the sellers account number based on a random number generated

- from the transaction time such that the first digit is stored as the x value and the second digit as the y value;
 - a sixth component for scrambling the matrix based on the stored x and y values;
 - a seventh component for selecting at least one row of data from the buyer and the seller; and
 - an eighth component for sending both the buyers and the sellers row to an administrator when the buyers row matches the sellers row;
 - ~~a fifth component for comparing at least a portion of the generated first set of sample data to the second set of sample data;~~
 - ~~a sixth component for sending the generated sample data to an administrator system, if when the comparison is positive;~~
- wherein the administrator system comprises:

a first component for retrieving at an administrators system created multiple sets of unique account data sent to the user, the sent sellers row of data, and the sent buyers row of data.

a second component for unscrambling the sent data based on the random number used to scramble the matrix;

a third component for comparing the created multiple sets of unique data with the unscrambled data retrieved from the buyer and the seller; and

a fourth component for completing the transaction when the comparison is positive.

~~a first component for comparing unique data included in the first set of sample data to unique data previously stored at the administrator system that is associated with the buyer account number;~~

~~a second component for comparing unique data included in the second set of sample data to unique data previously stored at the administrator system that is associated with the seller account number; and~~

~~a third component for completing the transaction, if the unique data comparisons are positive.~~

13. (Original) The system of Claim 12, wherein third and fourth sample generating components generate the sample data based on the transaction amount.

14. (Original) The system of Claim 12, wherein the account data at the buyer and seller systems comprise common data and unique data stored in a plurality of matrices, wherein the matrices are stored according to time.

15. (Original) The system of Claim 14, wherein the unique data is unique to the associated account number.

16. (Original) The system of Claim 14, wherein the common data is commonly addressable to all buyer and seller account numbers in a series.

17. (Original) The system of Claim 16, wherein each matrix has a unique matrix orientation.

18. (Original) The system of Claim 17, wherein each matrix comprises an unscramble key.

19. (Currently Amended) The system of Claim 18, wherein the third sample generating component retrieves a matrix based on the determined transaction time, generates a base matrix from the retrieved matrix based on the unscramble key associated with the retrieved matrix, generates a scramble matrix based on a product of the buyer and seller account numbers, and produces the sample by retrieving one or more rows or columns from the generated scramble matrix.

20. (Currently Amended) The system of Claim 19, wherein the fourth sample generating component retrieves a matrix based on the determined transaction time, generates a base matrix from the retrieved matrix based on the unscramble key associated with the retrieved matrix, generates a scramble matrix based on a product of the buyer and seller account numbers, and produces the sample by retrieving one or more rows or columns from the generated scramble matrix.

21. (Currently Amended) A computer-based verification method comprising:
creating multiple sets of unique account data on an administrator system and
delivering to a buyer and a seller prior to each transaction;
verifying a transaction requested by a buyer and a seller further comprising:
creating a ~~one-time-base~~ matrix unique to a single transaction based on a
predefined matrix orientation for the buyer and the seller;

multiplying the buyers account number by the sellers account number;
selecting two digits from a combination of the buyers account number and the sellers account number based on a random number generated from the transaction time such that the first digit is stored as the x value and the second digit as the y value;
scrambling the matrix based on the stored x and y values;
selecting at least one row of data from the buyer and the seller; and
sending both the buyers and the sellers row to an administrator when the buyers row matches the sellers row;
retrieving at an administrators system created multiple sets of unique account data sent to the user, the sent sellers row of data, and the sent buyers row of data.
unscrambling the sent data based on the random number used to scramble the matrix;
comparing the created multiple sets of unique data with the unscrambled data retrieved from the buyer and the seller; and
completing the transaction when the comparison is positive.

